Authentication System
Using a Verification Engine
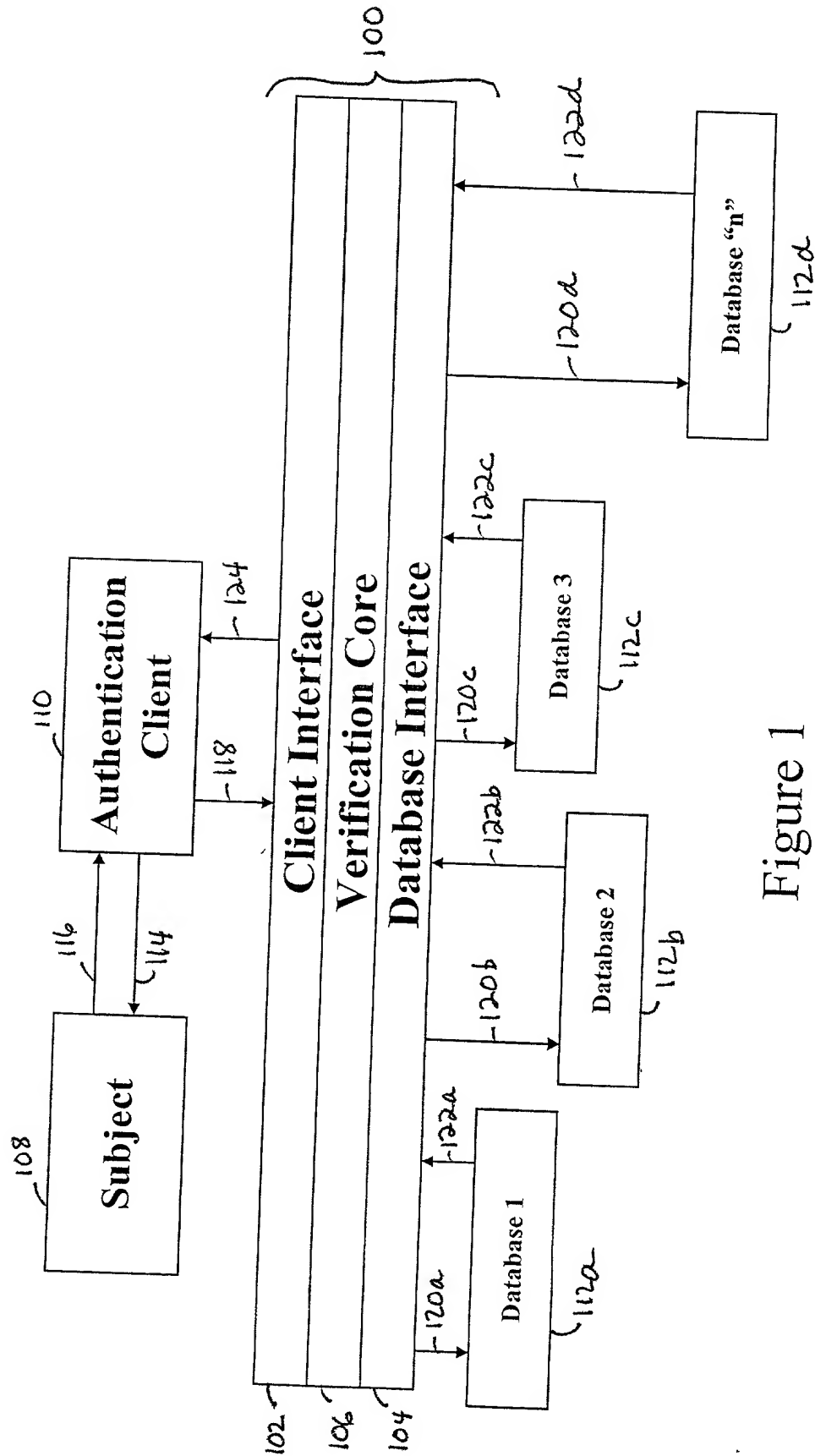

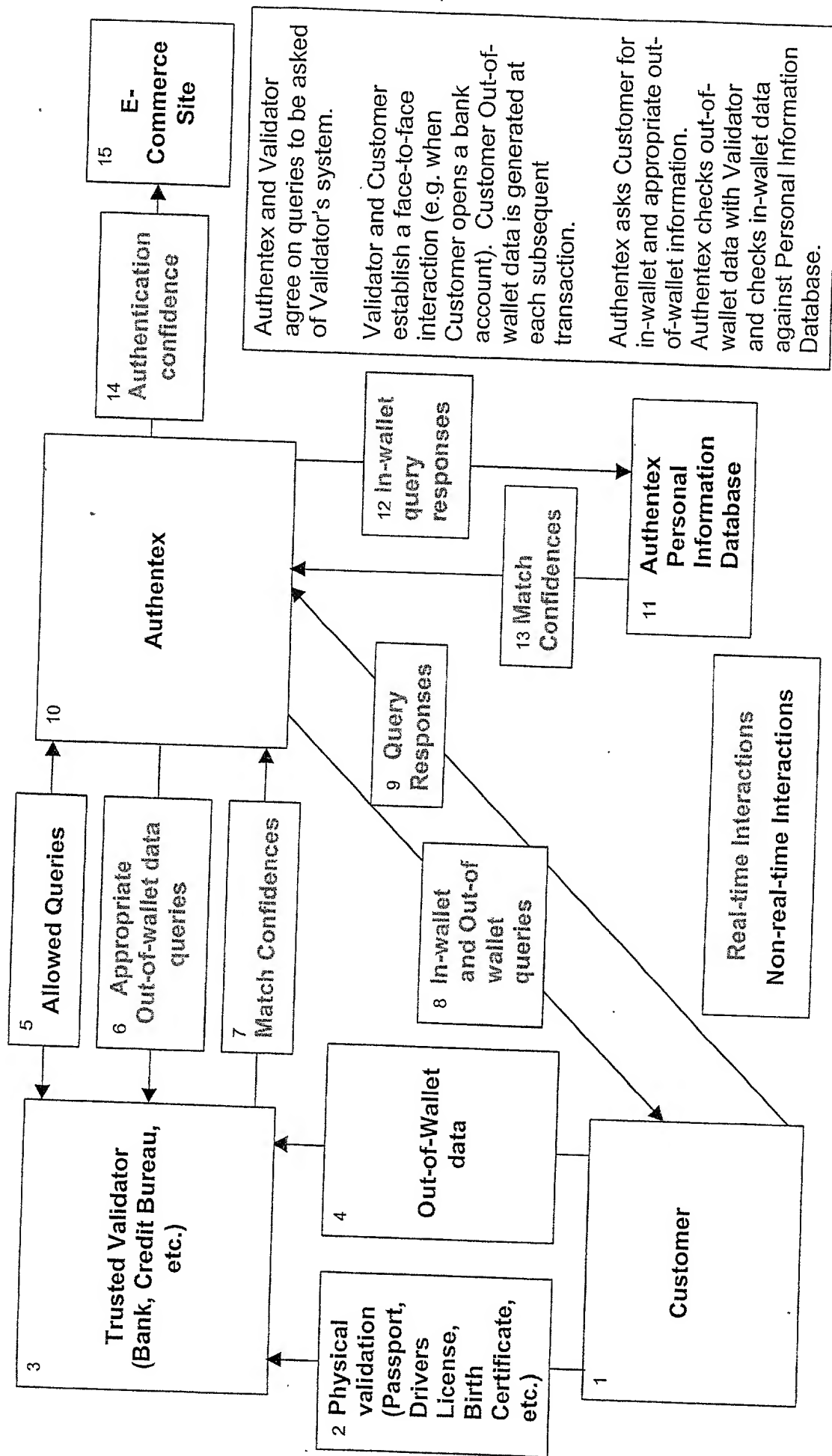Figure 1

Authentex and Validator agree on queries to be asked of Validator's system.

Validator and Customer establish a face-to-face interaction (e.g. when Customer opens a bank account). Customer Out-of-wallet data is generated at each subsequent transaction.

Authentex asks Customer for in-wallet and appropriate out-of-wallet information. Authentex checks out-of-wallet data with Validator and checks in-wallet data against Personal Information Database.

15 E-Commerce Site

14 Authentication confidence

12 In-wallet query responses

10 Authentex

11 Authentex Personal Information Database

13 Match Confidences

9 Query Responses

5 Allowed Queries

6 Appropriate Out-of-wallet data queries

7 Match Confidences

8 In-wallet and Out-of-wallet queries

Real-time interactions

Non-real-time Interactions

3 Trusted Validator (Bank, Credit Bureau, etc.)

2 Physical validation (Passport, Drivers License, Birth Certificate, etc.)

4 Out-of-Wallet data

1 Customer

Figure 2